CANADA-NOVA SCOTIA
Crop Insurance

ANNUAL REPORT

for the year 1999–2000

The Nova Scotia Crop & Livestock Insurance Commission

Agriculture and Agri-Food Canada | Agriculture et Agroalimentaire Canada

NOVA SCOTIA

iv

Her Honour
The Honourable Myra Freeman
Lieutenant-Governor of Nova Scotia

Dear Madam:

I have the honour to transmit herewith the Annual Report of the Nova Scotia Crop and Livestock Insurance Commission for the year ended March 31, 2000.

I am, Your Honour.
Yours very truly,

Ernest L. Fage

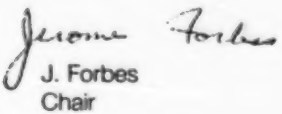
Ernest L. Fage
Minister of Agriculture and Fisheries

The Honourable Ernest Fage
Minister of Agriculture and Fisheries

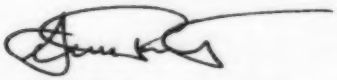
Dear Sir:

We have the honour to herewith submit the thirty-first Annual Report of the Nova Scotia Crop and Livestock Insurance Commission for the fiscal year ending March 31, 2000. Included in this report is a summary of operations, the audited financial statements, and statistical information for the programs under the authority of the Commission.

Respectfully submitted,
Nova Scotia Crop and Livestock
Insurance Commission



J. Forbes
Chair



G.A. Post
Manager

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COMMISSION OFFICERS

BOARD OF DIRECTORS

Peter van Oostrum, Chair
Canard, Kings Co.

David M. Sangster, Vice-Chair
Production Technology Branch

Thane Fullerton
Harrison Settlement, Cumb. Co.

Gail Parker
Waterville, Kings Co.

Jerome Forbes
St. Andrews, Antigonish Co.

Wendel Purdy
Collingwood, Cumb. Co.

PRINCIPAL OFFICERS

G.A. Post—Manager
K.G. Bartlett—Secretary
B.A. Whidden—Accounting Clerk
B.J. Nelson—Clerk
J.R. Gilmore—Supervisor, Field Services
W.J. Morley—Regional Field Representative
G.D. Macintosh—Coordinator, Research & Program Development

AUDITOR

Auditor General, Province of Nova Scotia

SOLICITOR

J.R.M. Akerman, Q.C.

FIELD STAFF

A. Parsons
H. Peill
R. Quartermain

101-04567/

PROGRAM BACKGROUND

The Nova Scotia Crop Insurance Act, which was assented to in 1968 and amended in 1978 to provide for the administration of the Livestock Insurance program, is cited as the Crop and Livestock Insurance Act.

Under the Crop and Livestock Insurance Act, the Commission is responsible to administer the program under the direction, supervision, and control of the Minister of Agriculture and Marketing (now Agriculture and Fisheries).

The Commission administers crop insurance coverage to 10 crop insurance plans and a livestock insurance program.

OBJECTIVES AND RESPONSIBILITIES

The fundamental objective of the Crop and Livestock Insurance Commission is to make available to Nova Scotia farmers programs that will assist in years of reduced yields, lower revenue, and losses due to insurable perils.

In the interest of efficiency of operations and convenience to farmers, the programs are administered by a common staff, but each program stands on its own. Separate accounting for premium and indemnities is maintained for each program. Administration expenses are proportioned to each program.

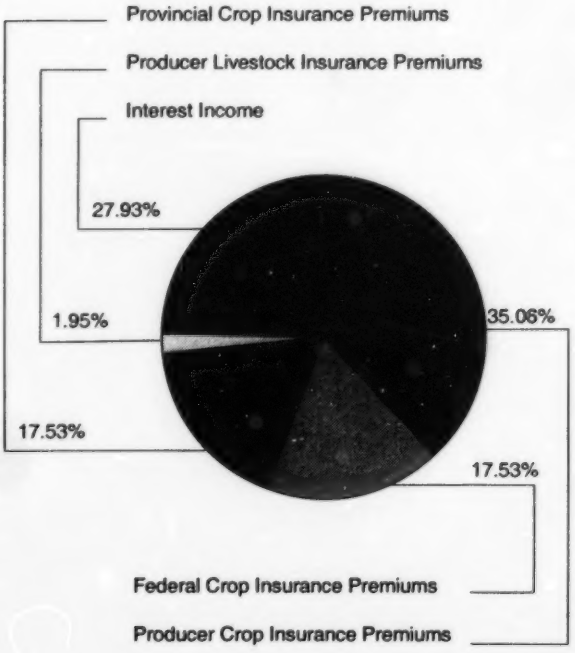
FINANCIAL PARTICIPATION

The administration of the Crop and Livestock Insurance program is the responsibility of the Commission. It is subject to the provisions under the Nova Scotia Crop and Livestock Insurance Act and the Canada–Nova Scotia Crop Insurance Agreement.

The governments of Nova Scotia and Canada each contribute 50 per cent of administration expenses for crop insurance. Administration expenses for other programs administered by the Commission are the responsibility of the province.

For 1999–2000, the government of Nova Scotia contributed 51 per cent of the total administration costs and 25 per cent of the crop insurance premium. The government of Canada contributed 49 per cent of the total administration costs and 25 per cent of the premium for crop insurance programs.

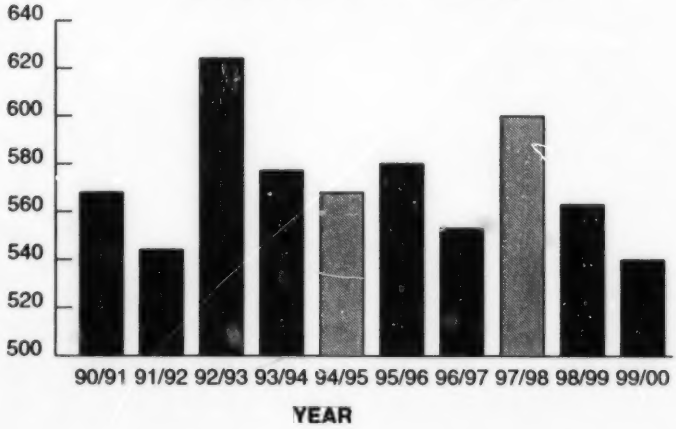
FUND REVENUES



INSURANCE PLANS IN FORCE

Spring Grain:	oats, barley, wheat, and mixed grain
Winter Grain:	rye, wheat
Tree Fruit:	apples, pears, tree protection
Corn:	silage, grain, high moisture
Peas and Beans:	processing
Blueberries:	lowbush and highbush blueberries
Strawberries:	
Forage:	establishment year
Soybeans:	
Potatoes:	processing
Livestock:	dairy

NUMBER OF CONTRACTS BY YEAR



FEATURES OF THE CROP INSURANCE PLANS

Designated Perils

The crop insurance plans protect against loss caused by drought, frost, hail, wind, excessive moisture, insect infestation, plant disease, wildlife, winter injury, unavoidable pollination failure, and off-crop due to adverse weather conditions.

Type of Insurance

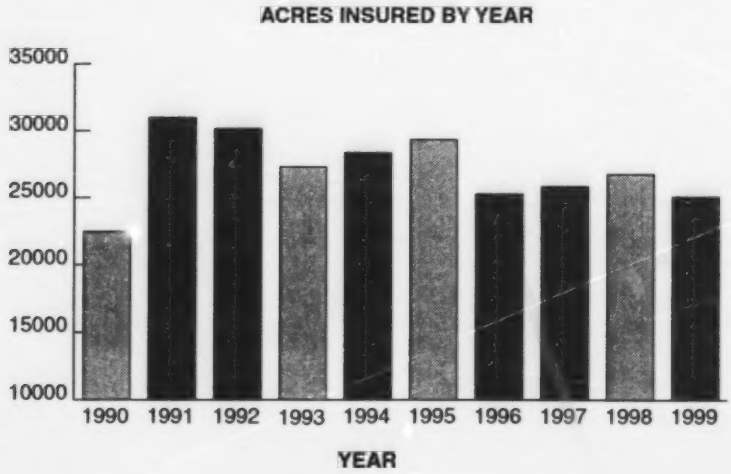
Each insured crop is guaranteed a specific yield based upon the past yield records of each insured. When no past records are available, a bench mark, either provincial or industry averages, is used.

Quality Guarantee

Quality losses are taken into consideration with certain plans such as tree fruit, corn and spring and winter grain.

Premium Discount/Surcharge

The base premium rate for all insurance plans, with the exception of forage, is adjusted by giving a discount when indemnities paid are less than premium paid or by adding a surcharge when indemnities paid exceed premium. The maximum discount shall be 50 per cent and the maximum surcharge shall be 100 per cent.



STATISTICAL SUMMARIES
ANNUAL SUMMARY OF INSURANCE PLANS 1999–2000

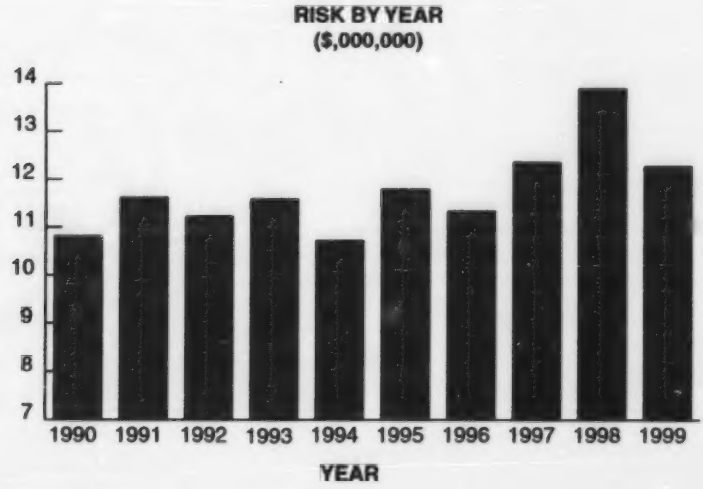
Plan	No. Growers	No. Acres	Total Coverage	Total Premium	Total Indemnities
Spring Grain	136	5,928.67	$785,702.23	$56,467.28	$112,021.32
Tree Fruit	70	3,141.10	3,390,736.38	202,282.52	9,114.06
Tree Ins. End.	18	179,130 (trees)	2,604,136.00	13,021.64	
Peas & Beans	50	2,363.90	719,657.09	87,986.04	189,166.44
Forage	7	258.00	12,900.00	1,161.04	294.00 *
Corn	58	4,139.31	805,199.27	45,034.08	19,645.14
Blueberries	144	5,077.03	2,044,278.65	127,657.92	25,126.89
Strawberries	9	74.32	133,463.49	7,594.08	5,123.17
Winter Grain	28	1,822.44	348,967.58	20,501.04	60,012.75 *
Potatoes	4	999.70	1,062,229.13	60,060.52	367,821.73
Soybeans	12	529.65	75,237.73	6,015.80	6,909.29
Crop Summary	**536**	**24,334.12**	**11,982,507.55**	**627,781.96**	**795,234.79**
	Herds	**Animals**			
Livestock	203	21,531	24,047,800.00	17,108.54	17,400.00
Totals			**36,030,307.55**	**644,890.50**	**812,634.79**

* Forage claims belong to 1998–1999 crop year.

** Winter grain claims belong to1999 crop year.

SUMMARY OF CROP INSURANCE PLANS (1969–99 CROP YEARS INCLUSIVE)

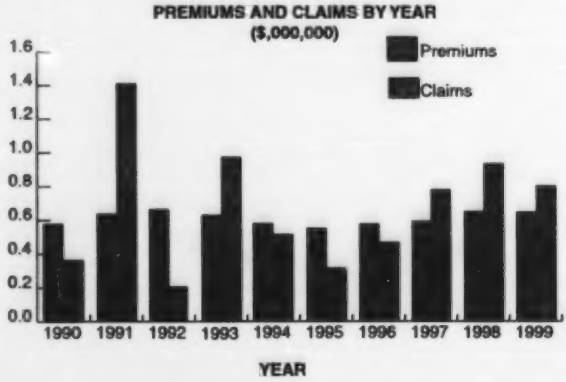
Plan	No. Years	No. Claims	Total Premium	Claims Paid	Loss Ratio
Spring Grain	31	1457	$ 1,264,624.67	$ 1,142,195.36	$ 0.90
Winter Grain	30	257	477,508.55	446,695.08	0.94
Tree Fruit	30	514	3,554,792.59	4,053,774.45	1.14
Tree Rider	17	19	120,253.23	77,354.22	0.64
Tobacco	25	21	767,809.39	561,296.33	0.73
Corn	29	473	1,270,245.53	1,062,763.59	0.84
Pea & Bean	28	576	2,813,416.48	2,973,396.19	1.06
Blueberries	27	499	1,141,614.04	1,042,241.82	0.91
Strawberries	26	102	226,572.68	203,522.66	0.90
Forage	23	135	72,159.74	58,573.52	0.81
Soybeans	14	46	89,063.38	70,716.11	0.79
Potatoes	13	19	555,159.62	789,855.30	1.42
Totals		**4,118**	**$12,353,219.90**	**$12,482,384.63**	**1.01**



OPERATIONS SUMMARY OF CROP INSURANCE YEARS (1969–2000 FISCAL YEARS INCLUSIVE, APRIL 1–MARCH 31)

Crop Years	No. Contracts	Total Coverage	Total Premium	Claims Paid	Loss Ratio
1999–2000	540	12,266,330.30	642,684.32	797,459.04	1.24
1998–99	563	13,893,446.80	646,821.92	929,782.98	1.44
1997–98	600	12,357,446.94	589,541.32	776,067.57	1.32
1996–97	553	11,333,794.19	573,198.51	465,839.09	0.81
1995–96	580	11,786,776.62	547,889.80	312,763.50	0.57
1994–95	568	10,712,791.39	575,557.95	511,379.55	0.89
1993–94	577	11,572,519.02	624,484.68	967,080.26	1.55
1992–93	624	11,215,333.94	658,992.66	200,655.25	0.30
1991–92	544	11,615,235.19	632,577.19	1,404,709.79	2.22
1990–91	568	10,812,668.40	576,350.10	361,075.66	0.63
1989–90	604	10,388,965.96	544,223.97	878,496.97	1.61
1988–89	532	10,123,576.34	536,156.26	105,875.06	0.20
1987–88	597	10,144,184.62	536,178.46	158,436.63	0.30
1986–87	730	10,150,321.12	497,240.93	1,388,321.35	2.79
1985–86	730	9,842,990.44	451,781.74	506,393.98	1.12
1984–85	740	9,656,714.23	450,978.08	132,831.31	0.29
1983–84	775	8,863,218.33	451,910.61	442,181.20	0.98
1982–83	760	6,618,768.79	449,727.96	123,888.71	0.28
1981–82	752	5,854,042.18	401,609.14	219,338.95	0.55
1980–81	666	4,228,150.76	295,329.10	196,488.55	0.67
1979–80	695	3,994,307.91	296,406.94	300,974.95	1.02
1978–79	781	3,730,752.45	284,334.24	131,548.18	0.46
1977–78	770	3,381,581.47	251,407.28	253,696.31	1.01
1976–77	602	2,751,869.76	220,219.10	90,559.13	0.41
1975–76	568	2,274,900.30	198,451.73	169,900.31	0.86
1974–75	565	2,030,120.33	164,694.03	232,358.15	1.41
1973–74	492	1,762,978.44	96,519.82	252,505.26	2.62
1972–73	386	1,553,341.41	77,955.05	78,023.10	1.00
1971–72	364	777,955.53	32,884.51	50,406.29	1.53
1970–71	345	823,244.95	31,954.54	35,304.14	1.10
1969–70	277	310,831.53	15,157.96	8,043.41	0.53
TOTAL		**$226,829,159.64**	**$12,353,219.90**	**$12,482,384.63**	**1.01**

Since the program's implementation in 1969, for every dollar collected in premium, $1.01 has been paid out in claims.



SUMMARY OF DAIRY LIVESTOCK INSURANCE PLAN (APRIL 1, 1978–MARCH 31, 2000)

Years	No. Insured Herds	Insured Animals	Total Premium	Claims Paid	Loss Ratio
1999–2000	203	21,531	$17,108.54	$17,400.00	$1.02
1998–99	212	22,087	17,475.34	55,104.68	3.15
1997–98	232	22,857	17,797.26	44,679.34	2.51
1996–97	240	22,801	25,891.18	47,960.58	1.85
1995–96	252	22,866	26,219.52	7,270.22	0.28
1994–95	263	23,053	26,719.36	6,400.00	0.24
1993–94	231	20,572	24,988.14	16,400.00	0.66
1992–93	242	21,224	26,058.76	3,752.66	0.14
1991–92	259	22,739	28,999.30	17,157.20	0.59
1990–91	282	23,771	30,876.59	7,600.00	0.25
1989–90	217	26,221	35,339.52	10,130.00	0.29
1988–89	313	25,913	35,485.64	7,639.50	0.22
1987–88	306	25,500	39,104.26	3,200.00	0.08
1986–87	300	24,705	38,888.11	17,593.05	0.45
1985–86	265	22,662	39,188.63	36,775.90	0.94
1984–85	219	18,263	42,034.80	14,459.00	0.34
1983–84	209	18,037	43,820.40	3,400.00	0.08
1982–83	205	17,253	42,423.00	21,133.16	0.50
1981–82	249	20,480	53,326.15	16,120.35	0.30
1980–81	284	22,817	77,919.61	53,089.50	0.68
1979–80	403	29,491	86,731.88	60,501.10	0.70
1978–79	352	26,121	59,198.14	31,744.50	0.54
TOTALS			**$835,594.13**	**$499,510.74**	**$0.60**

Since the program was implemented in 1978, for every dollar collected from the insured farmer, $0.60 has been paid out in claims.

DAIRY LIVESTOCK INSURANCE CLAIMS SUMMARY (APRIL 1, 1999–MARCH 31, 2000)

Insurable Perils	Number Animals	Total Claims Paid
1. Shipping fever	12	$17,400
2. Reportable diseases	0	0
3. Infectious bovine rhinotracheitis	0	0
4. Other	0	0
5. Loss of income	0	0

CLAIM SUMMARY RE: DAIRY LIVESTOCK INSURANCE PLAN (APRIL 1, 1978–MARCH 31, 2000)

Insurable Diseases	No. Animals	Total Claims Paid
1. Acute mastitis*	108	$104,291.40
2. Shipping fever	293	272,631.54
3. Infectious bovine rhinotracheitis	43	41,337.18
4. Brucellosis	2	810.70
5. Loss of income		64,239.92
6. Other	14	16,200.00

* This peril no longer covered.

THE 1999–2000 SEASON

The 1999 growing season was again highlighted by extremely dry weather. May through August rainfall was half the 30-year average. The early onset of drought resulted in more than usual stage 1 (establishment phase) losses in cereals and oilseeds. Rainfall did come at critical fruit filling times; however, a better-than-average blueberry and tree fruit crop resulted. Heavy and prolonged rain in late September again prevented complete harvest in the potato sector, with large losses resulting.

The third mild winter in succession encouraged insect populations. Cereal leaf beetle and European corn borer loads were much higher than normal. The added plant stress and the challenges in terms of timely control combined to put pressure on yield for cereals, peas, beans, and corn.

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
FINANCIAL STATEMENTS

MARCH 31, 2000

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK
INSURANCE COMMISSION
FINANCIAL STATEMENTS
MARCH 31, 2000

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AUDITOR'S REPORT

To the Minister of Agriculture and Marketing; and

To the Chair and Members of the Nova Scotia Crop and Livestock Insurance Commission

I have audited the balance sheet of the Nova Scotia Crop and Livestock Insurance Commission as at March 31, 2000, and the statements of income and fund balances, and cash flows for the year then ended. These financial statements are the responsibility of the Commission's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly, in all material respects, the financial position of the Commission as at March 31, 2000 and the results of its operations for the year then ended in accordance with generally accepted accounting principles.

E.R. Salmon, F.C.A.
Auditor General

Halifax, Nova Scotia
May 25, 2000

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
BALANCE SHEET
AS AT MARCH 31, 2000

ASSETS

	2000	1999 Restated (Note 2)
Current Assets		
Cash	$ 57,662	$ 135,086
Short-term investments	5,232,073	4,658,176
Accounts receivable	32,925	202,216
Accrued interest receivable	147,914	135,813
	$5,470,574	$5,131,291
Captial Assets (Note 3)	56,726	62,803
	$5,527,300	**$5,194,094**

LIABILITIES AND FUND BALANCES

Current Liabilities		
Unearned premiums	$ 30,500	$ 35,464
Deposits for insurance	14,773	11,924
Provision for payment of unsettled indemnities (Note 4)	267,578	17,046
	312,851	64,434
Deferred Contributions Related to Capital Assets (Note 5)	56,726	62,803
	369,577	127,237
Fund Balances		
Crop insurance	4,144,596	4,100,739
Livestock insurance	1,013,127	966,118
	5,157,723	5,066,857
	$5,527,300	**$5,194,094**

Commitments (Note 8)

APPROVED ON BEHALF OF THE COMMISSION

P.A. van Bortsum — Chair

Jerome Forbes — Member

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
STATEMENT OF INCOME AND FUND BALANCES
FOR THE YEAR ENDED MARCH 31, 2000

	Crop Insurance	Livestock Insurance	Other	Totals 2000	Totals 1999 Restated (Note 2)
Revenues					
Insurance premiums (Schedule A)	$ 631,903	$ 17,533	$ —	$ 649,436	$ 666,838
Interest income	204,759	46,876	—	251,635	253,327
Amortization of deferred contributions	—	—	12,527	12,527	11,236
	836,662	64,409	12,527	913,598	931,401
Expenses					
Indemnity claims (Schedule A)	793,005	17,400	—	810,405	976,594
Bad debt expense	(200)	—	—	(200)	1,008
Administrative expenses (Note 6) (Schedule B)	526,517	5,371	5,371	537,259	553,141
Amortization of capital assets	—	—	12,527	12,527	11,236
	1,319,322	22,771	17,898	1,359,991	1,541,979
Income (loss) before Government contributions	(482,660)	41,638	(5,371)	(446,393)	(610,578)
Government contributions (Note 7)	526,517	5,371	5,371	537,259	553,141
Net Income (Loss)	43,857	47,009	—	90,866	(57,437)
Fund Balance					
Beginning of year	4,100,739	966,118	—	5,066,857	5,124,294
End of year	**$ 4,144,596**	**$1,013,127**	**$ —**	**$5,157,723**	**$5,066,857**

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
STATEMENT OFCASH FLOWS
FOR THE YEAR ENDED MARCH 31, 2000

	2000	1999
Cash Flows from Operating Activities		
Net income (loss)	$ 90,866	$ (57,437)
Add (deduct) changes in non-cash working capital items:		
Decrease (increase) in accounts receivable	169,291	(182,245)
(Increase) in accrued interest receivable	(12,101)	(131,417)
Increase (decrease) in unearned premiums	(4,964)	1,742
Increase in deposits for insurance	2,849	11,173
Increase in provision for unsettled indemnities	250,532	846
Cash provided by operating activities	496,473	(357,338)
Cash Flow from Investing Activities		
Sale (purchase) of short-term investments	(573,897)	418,128
Increase (decrease) in cash	(77,424)	60,790
Cash, beginning of year	135,086	74,296
Cash, end of year	$ 57,662	$ 135,086

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK
INSURANCE COMMISSION
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2000

1. Authority

The Nova Scotia Crop and Livestock Insurance Commission was established pursuant to Section 2(1) of the Nova Scotia Crop and Livestock Insurance Act. The function of the Commission is to administer plans of crop and livestock insurance, and conduct programs relating to these plans.

2. Accounting Policies

These financial statements have been prepared in accordance with generally accepted accounting principles and include the following accounting policy.

Capital Assets

Capital assets are recorded at cost, net of accumulated amortization. Amortization is provided on a straight-line basis over the assets' estimated useful lives, which for office furniture is 10 years and for equipment is 5 or 10 years depending on the type of equipment.

In previous financial statements, furniture and equipment purchases were charged to expenses in the year of acquisition. As a result of this change in accounting policy, prior year's comparative figures on the balance sheet and statement of income and fund balances have been restated to adjust for the effect of the change in accounting policy.

3. Capital Assets

	2000	1999
Equipment and furniture	$ 90,754	$ 84,304
Accumulated amortization	(34,028)	(21,501)
Net book value	$ 56,726	$ 62,803

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK
INSURANCE COMMISSION
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2000

4. Provision for Payment of Unsettled Indemnities

Any indemnities for losses incurred in the fiscal year not paid as of year end have been recorded in the financial statements, with the exception of indemnities for Winter Grain.

Winter Grain is planted in the fall, but is not harvested until the following fall. Therefore, crop yields for Winter Grain are not known until well after the annual financial statements have been prepared. Crop yields can fluctuate dramatically depending upon factors such as weather conditions during the growing and harvesting seasons. As a result, the occurrence and amount of losses relating to this year's crop, if any, cannot be reasonably estimated at this time and therefore no provision has been recorded in the financial statements. In most cases, the indemnity expense for Winter Grain will be recorded in the year it is paid.

5. Deferred Contributions Related to Capital Assets

Deferred contributions related to capital assets represent capital assets which were purchased by the Department of Agriculture and Marketing on behalf of the Commission.

	2000	1999
Balance, beginning of year	$ 62,803	63,789
Add: Capital assets acquired	6,450	10,250
Less: Amounts amortized to revenue	(12,527)	(11,236)
Balance, end of year	$ 56,726	62,803

6. Related Party Transactions

Administrative expenses include $30,000 (1999—$30,000) for rent and $44,240 (1999—$44,240) for miscellaneous professional services that were charged to the Commission by the Nova Scotia Department of Agriculture and Marketing.

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK
INSURANCE COMMISSION
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2000

7. Government Contributions

Under the crop insurance programs, producers pay 50% of the insurance premiums and the Federal and Provincial governments each pay 25%. Neither the Federal nor Provincial governments cost share in the insurance premiums of the livestock insurance program or in non-refundable deposits.

For the 2000 fiscal year, the Federal government contributed 49% (1999—49%) of the total administrative expenses. The Provincial government funded the remainder.

8. Insurance Coverage

The total insurance coverage as of March 31, 2000 was $35,493,508 (1999—$37,976,409), comprising crop insurance of $11,982,508 (1999—$13,772,409) and livestock insurance of $23,511,000 (1999—$24,204,000).

The Province is party to an agreement with the Government of Canada, whereby, the Province makes advances to a fund administered by the Government of Canada called the Crop Re-Insurance Fund of Canada for Nova Scotia. The purpose of this Fund is to assist the Province of Nova Scotia when there is a requirement by the Province to make advances to the Commission for the payment of crop insurance indemnities. Transactions concerning this Fund are recorded by the Province and are not reflected in the accounting records of the Commission.

There is no Re-Insurance Fund for livestock. The Province is responsible for any deficiency in this fund.

9. Public Service Superannuation Fund

All full time employees of the Commission are entitled to receive pension benefits pursuant to the provisions of a pension plan established under the Public Service Superannuation Act. The plan is funded by equal employee and employer contributions. The employer's contributions are included in the Commission's operating expenses. The Public Service Superannuation Fund is administered by the Department of Finance. The Commission is not responsible for any unfunded liability.

SCHEDULE A

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
PREMIUM REVENUE AND INDEMNITY CLAIMS
FOR THE YEAR ENDED MARCH 31, 2000

	Premium Revenue					Indemnity Claims	
	Farmer	Federal	Provincial	2000	1999	2000	1999
Crop Insurance							
Spring grain	$ 28,233	$ 14,117	$ 14,117	$ 56,467	$ 76,271	$108,075	$ 58,567
Winter grain	13,287	6,644	6,644	26,575	33,461	61,730	29,103
Tree fruit	106,609	53,306	53,306	213,221	216,666	9,114	77,080
Corn	22,516	11,259	11,259	45,034	67,127	19,645	24,290
Peas & Beans	43,992	21,997	21,997	87,986	74,210	189,166	259,434
Blueberries	63,830	31,914	31,914	127,658	78,973	25,127	281,337
Strawberries	3,796	1,899	1,899	7,594	8,566	5,123	3,609
Forage	645	323	323	1,291	2,121	294	967
Soybeans	3,008	1,504	1,504	6,016	9,755	6,909	738
Potatoes	30,031	15,015	15,015	60,061	81,505	367,822	186,364
	315,947	157,978	157,978	631,903	648,655	793,005	921,489
Livestock Insurance							
Dairy	17,533	—	—	17,533	18,183	17,400	55,105
Total	**$333,480**	**$157,978**	**$157,978**	**$649,436**	**$666,838**	**$810,405**	**$976,594**

SCHEDULE B

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
ADMINISTRATIVE EXPENSES
FOR THE YEAR ENDED MARCH 31, 2000

	Crop Insurance	Livestock Insurance	Other	Totals 2000	Totals 1999
Personnel	$378,521	$ 3,862	$ 3,862	$ 386,245	$359,368
Transportation and communication	46,963	479	479	47,921	50,793
Information	7,175	73	73	7,321	7,489
Professional and special services	8,330	85	85	8,500	50,196
Office accommodation and equipment rental	30,163	308	308	30,779	31,755
Repair and maintenance of equipment	201	2	2	205	528
Utilities, materials and supplies	11,735	119	119	11,973	8,773
Other expenditures	43,429	443	443	44,315	44,239
	$526,517	**$ 5,371**	**$ 5,371**	**$ 537,259**	**$553,141**